

No. 20,888 Equity
Exhibit 2

I, John M. Culler, of Frederick City, Frederick County, Maryland, being of sound and disposing mind, memory and understanding, do hereby make, ordain, publish and declare this to be my last Will and Testament, in manner and form following, that is to say:-

Item 1. I direct that all my just debts and funeral expenses be paid out of my estate and that a suitable memorial stone be erected over my grave by my hereinafter named Executrix, the expenses thereof to be borne by my estate.

Item 2. I give and bequeath unto my dear wife Mary Ada Culler all articles of personal, domestic, or household use or ornament belonging to me, and all my household effects which at the time of my death shall be in, about, or belonging to the house in which I may reside at my decease, to be hers, my said wife's, absolutely.

Item 3. I direct and empower my Executrix hereinafter named to sell and dispose of all the residue and remainder of my personal property, at public or private sale, and also give her the right and power to invest and reinvest the proceeds of said sale.

Item 4. All of my estate and property, real, personal and mixed, of whatsoever kind and wheresoever situated it may be, other than that disposed of by Item 2 herein, I give, bequeath and devise unto my wife, Mary Ada Culler, for and during the term of her natural life or, should she remarry, then for so long a term as she remains my widow, she, as life-tenant, to receive all the income, rents, dividends, issue and interest therefrom, and she to support, maintain and educate my child or children, the provisions of this Item being subject however to the following Item.

Item 5. To my child, and to each of my children should there be more than one, who shall attain the age of twenty-one years, I give, bequeath and devise the sum of One Thousand Dollars (\$1,000.00) in cash, to be paid said child, and to be paid each of my children should there be more than one, by my Executrix out of my estate as and when said child or each of my said children shall attain the age of twenty-one years; and should there not be sufficient cash on hand to make the said payments then I direct and empower my Executrix to dispose of and sell a sufficient